

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
EFRAIN ASCENCIO	§	Case No. 1:09-20440-ERW
MARIBEL SANTOS	§	
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that N. Neville Reid, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on September 15, 2015 in Courtroom 680 at the United States Bankruptcy Court, 219 South Dearborn Street, Chicago, IL 60604

Date Mailed: 08/14/2015

By: /s/ N. Neville Reid  
Chapter 7 Trustee

*N. Neville Reid, Trustee  
Fox, Swibel, Levin & Carroll, LLP  
200 West Madison Street  
Suite 3000  
Chicago, IL 60606*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
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EFRAIN ASCENCIO § Case No. 1:09-20440-ERW  
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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	283,333.33
and approved disbursements of	\$	160,330.61
leaving a balance on hand of <sup>1</sup>	\$	123,002.72

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: N. NEVILLE REID	\$ 15,684.31	\$ 0.00	\$ 14,900.10
Trustee Expenses: N. NEVILLE REID	\$ 54.34	\$ 0.00	\$ 54.34
Attorney for Trustee Fees: Ltd. Brustein & Lundblad	\$ 141,652.50	\$ 141,652.50	\$ 0.00
Attorney for Trustee Expenses: Ltd. Brustein & Lundblad	\$ 3,569.23	\$ 3,569.23	\$ 0.00
Other: THOMAS E. SPRINGER	\$ 10,397.50	\$ 0.00	\$ 10,397.50
Other: THOMAS E. SPRINGER	\$ 219.70	\$ 0.00	\$ 219.70

Total to be paid for chapter 7 administrative expenses \$ 25,571.64

Remaining Balance \$ 97,431.08

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 49,329.68 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Chase Bank USA, N.A.	\$ 11,001.77	\$ 0.00	\$ 11,001.77
2	AMERICAN EXPRESS CENTURION BANK	\$ 18,332.67	\$ 0.00	\$ 18,332.67
3	FIA Card Services, NA/Bank of America	\$ 19,995.24	\$ 0.00	\$ 19,995.24
Total to be paid to timely general unsecured creditors				\$ 49,329.68
Remaining Balance				\$ 48,101.40

Tardily filed claims of general (unsecured) creditors totaling \$ 10,902.14 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
4	PRA RECEIVABLES MANAGEMENT, LLC	\$ 2,613.51	\$ 0.00	\$ 2,613.51
5	Resurgent Capital Services	\$ 8,288.63	\$ 0.00	\$ 8,288.63
Total to be paid to tardy general unsecured creditors				\$ 10,902.14
Remaining Balance				\$ 37,199.26

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.5 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 1,867.85 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 35,331.41 .

Prepared By: /s/ N. Neville Reid

Chapter 7 Trustee

*N. Neville Reid, Trustee  
Fox, Swibel, Levin & Carroll, LLP  
200 West Madison Street  
Suite 3000  
Chicago, IL 60606*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Efrain Ascencio  
Maribel Santos  
Debtors

Case No. 09-20440-ERW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: cmendozal  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 19

Date Rcvd: Aug 17, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2015.

db/jdb +Efrain Ascencio, Maribel Santos, 6613 S. Kolin Ave, Chicago, IL 60629-5645  
14005115 +AMEX, Attn: Bankruptcy Dept., Po Box 297871, Fort Lauderdale, FL 33329-7871  
14005118 +AT&T, Bankruptcy Dept., 1585 Waukegan Road, Waukegan, IL 60085-6727  
14005116 Allstate Insurance, Bankruptcy Department, 75 Executive Pkwy, Hudson, OH 44237-0001  
15228777 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
14005114 +Bank of America, Attn: Bankruptcy Dept., Pob 17054, Wilmington, DE 19884-0001  
14005119 +CCA, Bankruptcy Department, PO Box 806, Norwell, MA 02061-0806  
14005110 +CITI, Attn: Bankruptcy Dept., Po Box 6241, Sioux Falls, SD 57117-6241  
14005108 +Chase, Attn: Bankruptcy Dept., Po Box 901039, Fort Worth, TX 76101-2039  
14005111 +Chase, Attn: Bankruptcy Dept., 800 Brooksedge Blvd, Westerville, OH 43081-2822  
14005112 +Chase Bank USA, Michael Fine, 131 S Dearborn St, Fl 5, Chicago, IL 60603-5520  
15180349 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
14005113 +Circuit Court of Cook County, Clerk of the Court, 131 S Dearborn St, Fl 5, Chicago, IL 60603-5517  
14005107 +Citimortgage INC, Attn: Bankruptcy Dept., Po Box 9438, Gaithersburg, MD 20898-9438  
14005109 +HSBC, Attn: Bankruptcy Dept., Po Box 5253, Carol Stream, IL 60197-5253  
15605593 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Union, POB 41067, Norfolk VA 23541-1067

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14005117 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Aug 18 2015 01:32:01  
Credit Collection Services, Bankruptcy Department, Two Wells Ave., Newton, MA 02459-3225  
15562202 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 18 2015 03:57:58  
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809  
15605593 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 18 2015 01:33:55  
PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Union, POB 41067, Norfolk VA 23541-1067  
23225143 +E-mail/PDF: resurgentbknotifications@resurgent.com Aug 18 2015 01:26:03  
PYOD, LLC its successors, assigns as assignee of Citibank, N.A., c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
atty Kenneth R Nix, The Law Firm of Brustein & Lundblad LTD  
atty The Law Firm of Springer Brown Covey Gaertner & Da

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2015

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2015 at the address(es) listed below:

Elizabeth A. Bates on behalf of Trustee N. Neville Reid ebates@springerbrown.com,  
jkrafcisin@springerbrown.com;iprice@springerbrown.com  
Gloria C Tsotsos on behalf of Creditor CITIMORTGAGE, INC. nd-two@il.cslegal.com  
N. Neville Reid nreid@fslc.com, nreid@ecf.epiqsystems.com  
N. Neville Reid on behalf of Trustee N. Neville Reid nreid@fslc.com, bkdocket@fslc.com,  
kmcfarland@fslc.com  
Nathan J Reusch on behalf of Joint Debtor Maribel Santos nreusch@rsmalaw.com  
Nathan J Reusch on behalf of Debtor Efrain Ascencio nreusch@rsmalaw.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Thomas E Springer on behalf of Trustee N. Neville Reid tspringer@springerbrown.com,  
jkrafcisin@springerbrown.com

TOTAL: 8